

History Blog Goes Live

By Phyllis Makuck

The Pine Knoll Shores Historical Committee has been working with Town Clerk Scott Sherrill to establish a website dedicated to stories about the history of Bogue Banks. As of March 31, pineknollhistory.blogspot.com has gone live, and we encourage you to make a visit.

The town's website, www.townofpks.com, is its official portal. The main menu on the left side of the town's home page lists "Town History." Clicking on that menu item will take you to the blog "History Stories." Or, using your favorite search engine, you can access pineknollhistory.blogspot.com directly.

Once there, select "Introduction" for a start-up orientation to the site. Then, to read a story of interest, you have at least three choices:

- Read the latest posts, which will start on the home page.
- Select from an alphabetical list of titles on the right side of the home page.
- Go to "Subject Listings," and select a story under subject or time frame categories.

To be sure you haven't missed a post, check the index at the bottom right of the home page. It lists articles in the order in which they were posted.

What will you find? There are several stories about Alice Hoffman—her early education, her life in France, why she came here, her land purchases, a trip she made to Bogue Banks by motorcycle, her experience as postmistress and more. There are stories about people and places Alice may have seen when she first started coming to North Carolina. Some pieces go further back than that like the post on Verrazano's landing, and some are more recent like one on the country club and another on the aquarium. All posts are enhanced by photographs or other graphics and provide documentation for reference purposes as well as hyperlinks.

The blog in its current form is a beginning with no end in sight. Each post leads to other ideas for stories, some based on research underway and others demanding a search in new directions. Committee members will continue to post pieces and encourage readers to submit their stories or photographs to add to the blog and improve it. The committee also continues to maintain paper files and is always looking for additions to that collection as well. For more information, contact Chair and Blog Master Walt Zaenker at pkshistory@gmail.com.

Note: Safari, Chrome and Firefox are the best internet browsers for viewing the blog. Internet Explorer works, but corrupts some endnote symbols.

Investment Strategies

While there are many individuals who have funds to invest, more than a few hesitate to do so because they are unsure of exactly how or where to invest their money. And while it may seem a logical conclusion that the more money you have the more complicated your investment picture becomes, that is not necessarily the case. Financial investment strategies can still be broken down into simple, easy-to-understand terms.

Asset Allocation. One of the most important elements of a successful financial strategy is proper asset allocation. This refers to the mix of investments you have in your portfolio, and it's important to keep a good balance of different types of investments—like stocks, bonds and cash, for example—diversified across a range of industry groups or sectors. Your ultimate financial objectives, the amount of time you have to invest and your own risk tolerance should all be taken into consideration as you decide exactly how to divide up your funds and where to invest them. Although asset allocation will diversify your portfolio, it will not protect against fluctuating prices or uncertain returns.

Equity Investment Strategies. When investing in stocks, a good rule of thumb is to diversify your stock portfolio across a number of sectors; you may also want to overweight industry sectors whose stocks you believe are likely to benefit from the current outlook for the economy. Once you have identified these sectors, you can begin to select specific stocks from within them.

You may want to consider stocks that pay dividends, which can give your investment an added boost. Another benefit of these stocks is that you can usually reinvest the

Police Presence Produces Results

By Lorrie Lepore, Pine Knoll Shores Police Chief



Anyone notice the Pine Knoll Shores police appear to be around every corner in town? Even casual observation will garner one or more sightings of a police patrol vehicle or a vehicle stop in progress on the streets of Pine Knoll Shores. Why does there seem to be more police activity in town?

The reason there appears to be continual police activity in Pine Knoll Shores is because there *is* continual police activity in Pine Knoll Shores. According to the Carteret County Communications Center statistics, Pine Knoll Shores police "calls for service" entries (CFS) have more than doubled in the last two years. The CFS rose from about 2,500 calls in 2011/2012 to just under 6,000 calls in 2013. This rise in activity has highlighted the need for a possible increase in the number of police officers in Pine Knoll Shores.

The policy of the Pine Knoll Shores Police Department is to have a continual patrol presence on our streets. Police presence prevents crime, deters criminal activity and helps make residents feel secure in their homes and neighborhoods.

The continual patrol protocol has produced some astounding results. The residential burglary rate in Pine Knoll Shores has dropped over 50% in two years; the theft rate has dropped over 50%; the vehicle burglary rate has dropped over 80%; and the crime rate overall in town has dropped nearly 65%. The lower rate of reported crimes like the ones listed above is only half of the story. The police patrol has raised the arrest rates significantly as well. Drug arrests here in town have gone up over 1,000% in two years. Drug arrests are normally made during traffic stops or other police-initiated activities. Driving while intoxicated (DWI) arrests have gone up 43% as well.

Although the police department does everything it can to increase and ensure the safety of residents and visitors, there are types of crimes that continually increase: ID theft/fraud is a growing problem internationally. No amount of police presence or patrol can prevent crimes that occur over the internet or out of this country. Education and vigilance are the best defense against these threats.

The Pine Knoll Shores Police Department endeavors to maintain a close relationship with the residents here. No police department can work alone. An effective police-citizen partnership is vital to ensure that the community receives the most professional and comprehensive services available. Don't hesitate to pick up the phone if we can be of service to you.

dividends you earn directly into the purchase of more stock, and many investment firms even have programs that allow you to do so at no cost.

Another good idea is to select companies that have a solid foundation and have the potential to continue to grow over the long term. While it's not easy to predict the future, the advice of a financial advisor, and a little research of your own, should enable you to identify companies that have the qualities necessary to meet your long-term objectives.

Fixed-Income Investment Strategies. When you buy a bond, you are usually promised the return of your principal as long as you keep it until maturity. In addition, you earn interest on your money before the bond matures. There are a wide variety of fixed-income products available. Some can be tax-advantaged, and many generally afford you a fixed rate of return.

Estate Investment Planning. Regardless of your age, an estate plan is a valuable tool that can help preserve your estate in the unexpected event of your incapacitation or even death. It can also ensure your assets are properly managed, according to your wishes, for your heirs.

While this is just a simple overview of some of the many financial opportunities available to you, it's important to begin your financial strategy right away. Talk to a financial advisor to find out more about the ways you can tailor your asset management strategies to help you enjoy your money now and in the future.

This article was written by Wells Fargo Advisors ©2014 and provided courtesy of Greg Patterson, Financial Advisor in Morehead City at 726-1114.

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